

Information to identify the case:

Debtor 1	<u>Steven Brittner</u>	Social Security number or ITIN	xxx-xx-4154
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Charlene Brittner</u>	Social Security number or ITIN	xxx-xx-1240
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-22816-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Steven Brittner

Charlene Brittner

11/15/22

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Steven Brittner
Charlene Brittner
Debtors

Case No. 17-22816-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 15, 2022

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Steven Brittner, Charlene Brittner, 336 Reibold Road, Evans City, PA 16033-7930
cr	+ Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S, c/o Brett A. Solomon, Esquire, Tucker Arensberg, P.C., 1500 One PPG Place, Pittsburgh, PA 15222-5413
14656766	+ Coll Svc Ctr, Po Box 1623, Butler, PA 16003-1623
14670566	+ Rex Energy, 600 Cranberry Woods Dr, Cranberry Twp, PA 16066-5227

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Nov 16 2022 04:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 15 2022 23:57:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 16 2022 04:53:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 15 2022 23:57:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: bncmail@w-legal.com	Nov 15 2022 23:57:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14716232	+ EDI: BANKAMER2.COM	Nov 16 2022 04:53:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14656762	+ EDI: BANKAMER.COM	Nov 16 2022 04:53:00	Bankamerica, Po Box 982238, El Paso, TX 79998-2238
14656763	+ EDI: TSYS2	Nov 16 2022 04:53:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
14656764	+ EDI: BANKAMER.COM	Nov 16 2022 04:53:00	Bk Of Amer, Po Box 982238, El Paso, TX 79998-2238
14744849	+ EDI: WFNNB.COM	Nov 16 2022 04:53:00	COMENITY CAPITAL BANK, C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132
14656765	+ EDI: CAPITALONE.COM	Nov 16 2022 04:53:00	Cap1/boscy, Po Box 30253, Salt Lake City, UT 84130-0253
14711335	Email/PDF: bncnotices@becket-lee.com	Nov 15 2022 23:59:36	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

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14656767	+ EDI: WFNNB.COM	Nov 16 2022 04:53:00	Comenity Bank/roamans, Po Box 182789, Columbus, OH 43218-2789
14656768	+ EDI: NAVIENTFKASMDOE.COM	Nov 16 2022 04:53:00	Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635
14656769	+ Email/Text: bankruptcy@huntington.com	Nov 15 2022 23:57:00	Huntington National Ba, 7 Easton Oval # Ea5w29, Columbus, OH 43219-6060
14670562	+ Email/Text: bankruptcy@huntington.com	Nov 15 2022 23:57:00	Huntington National Bank, 7 Easton Oval # Ea5w29, Columbus, OH 43219-6060
14656770	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 15 2022 23:57:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14726337	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 15 2022 23:57:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
14656771	+ EDI: NAVIENTFKASMSERV.COM	Nov 16 2022 04:53:00	Navient Solutions Inc, 11100 Usa Pkwy, Fishers, IN 46037-9203
14716020	EDI: NAVIENTFKASMDOE.COM	Nov 16 2022 04:53:00	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14723491	+ Email/PDF: ebnotices@pnmac.com	Nov 16 2022 00:00:01	PENNYMAC LOAN SERVICES, LLC, 6101 CONDOR DRIVE, SUITE 200, MOORPARK, CA 93021-2602
14707886	EDI: PRA.COM	Nov 16 2022 04:53:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14658171	+ EDI: RECOVERYCORP.COM	Nov 16 2022 04:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14656772	+ Email/PDF: ebnotices@pnmac.com	Nov 15 2022 23:59:37	Pennymac Loan Services, 6101 Condor Dr, Moorpark, CA 93021-2602
14739918	EDI: Q3G.COM	Nov 16 2022 04:53:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14953744	+ Email/Text: bncmail@w-legal.com	Nov 15 2022 23:57:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14656773	+ EDI: CITICORP.COM	Nov 16 2022 04:53:00	Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283
14656774	+ EDI: AGFINANCE.COM	Nov 16 2022 04:53:00	Springleaf Financial S, 600 Nw 2nd St, Evansville, IN 47708-1014
14656775	+ EDI: RMSC.COM	Nov 16 2022 04:53:00	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
14656776	+ EDI: RMSC.COM	Nov 16 2022 04:53:00	Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
14656777	+ EDI: RMSC.COM	Nov 16 2022 04:53:00	Syncb/hh Gregg, C/o Po Box 965036, Orlando, FL 32896-0001
14656778	+ EDI: RMSC.COM	Nov 16 2022 04:53:00	Syncb/lowes, Po Box 965005, Orlando, FL 32896-5005
14658532	+ Email/Text: bankruptcy@huntington.com	Nov 15 2022 23:57:00	The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424
14669227	EDI: WFFC2	Nov 16 2022 04:53:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Services, PO Box 19657, Irvine, CA 92623-9657
14656779	+ EDI: WFFC2	Nov 16 2022 04:53:00	Wfds, Po Box 1697, Winterville, NC 28590-1697

TOTAL: 35

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PennyMac Loan Services, LLC
cr		Pennymac Loan Services, LLC
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14670555	*+	Bankamerica, Po Box 982238, El Paso, TX 79998-2238
14670556	*+	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
14670557	*+	Bk Of Amer, Po Box 982238, El Paso, TX 79998-2238
14670558	*+	Cap1/boscv, Po Box 30253, Salt Lake City, UT 84130-0253
14670559	*+	Coll Svc Ctr, Po Box 1623, Butler, PA 16003-1623
14670560	*+	Comenity Bank/roamans, Po Box 182789, Columbus, OH 43218-2789
14670561	*+	Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635
14670563	*+	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14726353	*+	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
14670564	*+	Navient Solutions Inc, 11100 Usa Pkwy, Fishers, IN 46037-9203
14670565	*+	Pennymac Loan Services, 6101 Condor Dr, Moorpark, CA 93021-2602
14670567	*+	Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283
14670568	*+	Springleaf Financial S, 600 Nw 2nd St, Evansville, IN 47708-1014
14670569	*+	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
14670570	*+	Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
14670571	*+	Syncb/hh Gregg, C/o Po Box 965036, Orlando, FL 32896-0001
14670572	*+	Syncb/lowes, Po Box 965005, Orlando, FL 32896-5005
14670573	*+	Wfds, Po Box 1697, Winterville, NC 28590-1697

TOTAL: 2 Undeliverable, 19 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 17, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2022 at the address(es) listed below:

Name	Email Address
Brett A. Solomon	on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Services brett@solomon-legal.com
Brian Nicholas	on behalf of Creditor Pennymac Loan Services LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor PennyMac Loan Services LLC bnicholas@kmlawgroup.com
Jerome B. Blank	on behalf of Creditor Pennymac Loan Services LLC pawb@fedphe.com
Mario J. Hanyon	on behalf of Creditor Pennymac Loan Services LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Marisa Myers Cohen	

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on behalf of Creditor PennyMac Loan Services LLC ecfmail@ecf.courtdrive.com, mcohen@mwc-law.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Paul W. McElrath, Jr.

on behalf of Joint Debtor Charlene Brittner ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com

Paul W. McElrath, Jr.

on behalf of Debtor Steven Brittner ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Thomas Song

on behalf of Creditor Pennymac Loan Services LLC pawb@fedphe.com

TOTAL: 11